



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [COMMERCE BANCSHARES, INC.](#)

**City/State** [KANSAS CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [33,875,421](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMERCE BANCSHARES, INC.](#)

[1000 WALNUT](#)

[KANSAS CITY, MO 64106](#)

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	32,990,580			27,701,610			29,314,983			25,137,394			24,778,396		
Net income (\$000) .....	293,298			91,720			354,057			421,231			433,542		
Number of BHCs in peer group .....	131			127			128			125			118		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.57	2.65	38	2.96	2.84	53	2.87	2.77	51	3.31	3.01	60	3.36	3.08	62
+ Non-interest income .....	1.85	1.11	83	1.59	1.14	75	1.69	1.21	78	2.11	1.32	83	2.11	1.31	84
- Overhead expense .....	2.37	2.24	62	2.88	2.63	70	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72
- Provision for credit losses .....	-0.31	-0.15	21	0.87	0.85	57	0.40	0.51	33	0.20	0.15	69	0.17	0.14	69
+ Securities gains (losses) .....	0	0.01	26	0.02	0.03	64	0.07	0.02	89	0	0.01	20	-0.04	0	4
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	2.36	1.79	83	0.83	0.64	50	1.55	1.04	82	2.17	1.56	92	2.26	1.57	93
Net operating income .....	1.78	1.36	81	0.66	0.48	54	1.21	0.81	80	1.68	1.19	92	1.75	1.24	90
Net income .....	1.78	1.35	81	0.66	0.50	53	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.70	3.14	20	3.34	3.78	24	3.14	3.55	23	3.89	4.41	19	3.78	4.24	19
Interest expense .....	0.04	0.27	3	0.23	0.66	8	0.15	0.52	4	0.43	1.08	7	0.27	0.86	5
Net interest income (tax equivalent) .....	2.66	2.85	32	3.10	3.10	46	2.99	3.01	41	3.46	3.33	52	3.50	3.38	48
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.13	0.13	53	0.25	0.28	57	0.22	0.27	54	0.35	0.21	78	0.30	0.22	77
Earnings coverage of net loan and lease losses (X) .....	31.83	4.52	75	11.87	21.56	50	15.99	22.91	58	11.72	24.40	45	13.88	21.75	51
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.10	1.39	26	1.47	1.51	53	1.35	1.58	37	1.09	0.83	80	1.13	0.90	78
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.37	29	1.47	1.48	55	1.35	1.55	38	1.09	0.81	80	1.13	0.89	78
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.09	0.63	3	0.16	0.66	8	0.18	0.71	7	0.10	0.57	5	0.13	0.61	6
30-89 days past due loans and leases / Total loans and leases .....	0.33	0.27	70	0.44	0.36	68	0.31	0.39	49	0.54	0.43	72	0.51	0.44	68
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-4.90	-1.82	41	-2.97	6.94	25	-2.19	3.20	37	1.44	14.45	16	0.41	16.62	9
Net short-term noncore funding dependence .....	-5.46	-8.21	54	-3.22	-2.29	38	-2.33	-4.76	56	1.04	3.38	34	-0.10	4.66	21
Net loans and leases / Total assets .....	45.73	59.81	14	52.98	63.21	18	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.36	9.11	62	9.88	9.03	76	9.45	9.13	63	11.38	9.76	84	11.52	9.71	90
Holding company equity capital / Total assets .....	10.29	10.88	40	11	11.06	50	10.31	11.16	37	12.02	12.43	46	11.49	12.22	47
Total equity capital (including minority interest) / Total assets .....	10.31	11.01	39	11.01	11.18	47	10.32	11.29	36	12.03	12.57	44	11.52	12.27	46
Common equity tier 1 capital / Total risk-weighted assets .....	14.20	12.69	75	13.30	12.01	80	13.71	12.38	76	13.93	12.17	79	14.22	12.12	81
Net loans and leases / Equity capital (X) .....	4.44	5.51	26	4.81	5.78	29	4.76	5.58	32	4.65	5.21	36	4.78	5.29	40
Cash dividends / Net income .....	20.99	25.30	40	70.83	60.26	68	36.03	42.30	41	29.07	33.12	42	25.20	27.31	35
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	11.02	9.29	61	18.31	17.07	59	26.29	16.68	79	2.27	9.26	23	2.55	7	31
Equity capital .....	3.80	9.31	28	5.97	6.16	55	8.37	6.99	64	6.94	10.49	47	7.90	7.89	67
Net loans and leases .....	-4.18	0.79	31	14.50	13.26	62	10.71	9.07	68	4.21	9.10	31	1.10	7.89	16
Noncore funding .....	13.89	-23.76	88	-19.38	-2.41	25	7.98	-12.18	73	4.29	6.59	50	15.90	10.67	67
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	90.57	103.07	4	89.29	103.11	4	92.59	102.81	6	88.01	103.22	5	90.58	103.10	4
Cash from ops + noncash items + op expense / Op expense + dividends .....	233.75	130.64	87	143.87	154.33	56	151.74	147.24	65	323.78	190.27	84	161.53	174.91	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	283,290	301,515	594,465	646,307	610,316	-6.04	20.35
Income from lease financing receivables.....	11,224	11,999	24,010	22,869	20,354	-6.46	37.52
Fully taxable income on loans and leases.....	286,366	303,678	599,968	645,375	608,226	-5.70	21.88
Tax-exempt income on loans and leases.....	8,148	9,836	18,507	23,801	22,444	-17.16	-5.16
Estimated tax benefit on income on loans and leases.....	3,441	1,971	3,687	4,917	4,917	74.56	4.75
Income on loans and leases (tax equivalent).....	297,955	315,485	622,162	674,093	635,587	-5.56	20.71
Investment interest income (tax equivalent).....	108,928	103,804	215,247	235,983	237,532	4.94	-2.13
Interest on balances due from depository institutions.....	1,113	1,736	2,273	6,706	6,240	-35.89	164.37
Interest income on other earning assets.....	22,982	19,960	43,762	19,280	19,621	15.14	204.28
Total interest income (tax equivalent).....	430,978	440,985	883,444	936,062	898,980	-2.27	17.72
Interest on time deposits of \$250K or more .....	1,096	6,359	9,056	22,420	12,794	-82.76	
Interest on time deposits < \$250K.....	1,427	5,654	8,789	10,893	5,079	-74.76	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,947	12,286	17,851	39,712	27,803	-67.87	-43.87
Interest on other borrowings and trading liabilities.....	636	6,387	7,120	30,367	19,700	-90.04	-83.14
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	7,106	30,686	42,816	103,392	65,376	-76.84	-57.16
Net interest income (tax equivalent).....	423,872	410,299	840,628	832,670	833,604	3.31	21.27
Non-interest income.....	305,102	220,810	495,731	530,582	522,786	38.17	27.93
Adjusted operating income (tax equivalent) .....	728,974	631,109	1,336,359	1,363,252	1,356,390	15.51	23.97
Overhead expense.....	390,903	399,125	787,309	766,897	738,858	-2.06	9.36
Provision for credit losses.....	-51,887	120,359	116,049	50,438	42,694		
Securities gains (losses) .....	0	3,294	21,096	-347	-9,721	-100.00	
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	389,973	114,701	454,136	545,914	560,400	239.99	84.25
Applicable income taxes .....	77,285	19,834	87,293	109,074	105,949	289.66	26.88
Tax equivalent adjustments .....	13,210	6,533	12,958	14,128	16,237	102.20	-14.29
Applicable income taxes (tax equivalent).....	90,495	26,367	100,251	123,202	122,186	243.21	18.57
Minority interest .....	6,180	-3,386	-172	1,481	4,672		9709.52
Net income before discontinued operations, net of minority interest .....	293,298	91,720	354,057	421,231	433,542	219.78	116.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	293,298	91,720	354,057	421,231	433,542	219.78	116.83
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	299,478	88,334	353,885	422,712	438,214	239.03	121.29
Investment securities income (tax equivalent).....	108,928	103,804	215,247	235,983	237,532	4.94	-2.13
US Treasury and agency securities (excluding mortgage-backed securities) .....	15,044	7,453	20,715	25,525	27,817	101.85	-2.79
Mortgage-backed securities .....	42,463	56,410	109,834	123,805	111,685	-24.72	4.26
All other securities .....	51,421	39,941	84,698	86,653	98,030	28.74	-6.67
Cash dividends declared.....	61,559	64,966	127,568	122,466	109,238	-5.24	28.19
Common .....	61,559	60,466	120,818	113,466	100,238	1.81	41.44
Preferred.....	0	4,500	6,750	9,000	9,000	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.61	2.92	25	3.18	3.46	25	3.01	3.27	27	3.72	4	28	3.63	3.87	31
Less: Interest expense .....	0.04	0.25	3	0.22	0.61	8	0.15	0.48	5	0.41	0.98	10	0.26	0.79	6
Equals: Net interest income (tax equivalent) .....	2.57	2.65	38	2.96	2.84	53	2.87	2.77	51	3.31	3.01	60	3.36	3.08	62
Plus: Non-interest income .....	1.85	1.11	83	1.59	1.14	75	1.69	1.21	78	2.11	1.32	83	2.11	1.31	84
Equals: adjusted operating income (tax equivalent) .....	4.42	3.82	83	4.56	4.05	78	4.56	4.04	79	5.42	4.41	88	5.47	4.46	91
Less: Overhead expense .....	2.37	2.24	62	2.88	2.63	70	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72
Less: Provision for credit losses .....	-0.31	-0.15	21	0.87	0.85	57	0.40	0.51	33	0.20	0.15	69	0.17	0.14	69
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	27	0.02	0.03	64	0.07	0.02	89	0	0.01	20	-0.04	0	4
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	2.36	1.79	83	0.83	0.64	50	1.55	1.04	82	2.17	1.56	92	2.26	1.57	93
Less: Applicable income taxes (tax equivalent) .....	0.55	0.41	80	0.19	0.16	50	0.34	0.23	82	0.49	0.36	86	0.49	0.33	89
Less: Minority interest .....	0.04	0	93	-0.02	0	1	0	0	3	0.01	0	84	0.02	0	91
Equals: Net operating income .....	1.78	1.36	81	0.66	0.48	54	1.21	0.81	80	1.68	1.19	92	1.75	1.24	90
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.78	1.35	81	0.66	0.50	53	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90
Memo: Net income (last four quarters) .....	1.74	1.25	86	1.16	0.81	75	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90
Net income-BHC and noncontrolling (minority) interest .....	1.82	1.37	81	0.64	0.50	51	1.21	0.83	79	1.68	1.20	92	1.77	1.25	90
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.75	93.15	88	95.45	91.74	89	95.97	92.32	89	95.61	91.05	91	96.03	91.48	90
Average interest-bearing funds / Average assets .....	56.13	62.32	24	57.82	65.48	21	56.78	64.06	20	61.68	65.57	33	60.28	65.56	28
Interest income (tax equivalent) / Average earning assets .....	2.70	3.14	20	3.34	3.78	24	3.14	3.55	23	3.89	4.41	19	3.78	4.24	19
Interest expense / Average earning assets .....	0.04	0.27	3	0.23	0.66	8	0.15	0.52	4	0.43	1.08	7	0.27	0.86	5
Net interest income (tax equivalent) / Average earning assets .....	2.66	2.85	32	3.10	3.10	46	2.99	3.01	41	3.46	3.33	52	3.50	3.38	48
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.68	4.05	32	4.09	4.44	29	3.91	4.27	30	4.73	5.09	27	4.56	4.95	24
Interest-bearing bank balances .....	0.11	0.11	62	0.46	0.50	53	0.22	0.27	39	1.60	2.04	26	2.39	1.64	90
Federal funds sold and reverse repos .....	4.82	0.26	97	4.28	0.94	93	4.78	0.68	96	2.15	2.44	42	2.27	2.17	66
Trading assets .....	1.13	0.42	75	2.96	0.67	90	2.07	0.60	82	2.59	0.99	77	2.74	1.11	77
Total earning assets .....	2.62	3.11	18	3.29	3.74	22	3.09	3.51	23	3.84	4.36	19	3.71	4.20	20
Investment securities (tax equivalent) .....	1.74	1.80	47	2.36	2.51	33	2.13	2.25	39	2.75	2.76	51	2.74	2.68	59
US Treasury and agency securities (excluding mortgage-backed securities) .....	3.90	1.28	98	1.67	2.01	38	2.39	1.75	83	2.52	2.32	72	2.31	2.05	71
Mortgage-backed securities .....	1.26	1.56	22	2.15	2.33	25	1.86	2.05	26	2.67	2.61	59	2.64	2.50	69
All other securities .....	1.97	2.91	20	2.62	3.48	19	2.33	3.24	16	3.02	4.06	16	3.08	4.20	26
Interest-bearing deposits .....	0.05	0.24	6	0.24	0.70	7	0.17	0.53	6	0.39	1.10	6	0.24	0.81	5
Time deposits of \$250K or more .....	0.21	0.76	4	1.26	1.67	19	0.87	1.42	11	2.15	1.96	62	1.49	1.44	55
Time deposits < \$250K .....	0.38	0.72	15	1.21	1.58	20	0.99	1.36	19	1.21	1.82	14	0.60	1.29	12
Other domestic deposits .....	0.05	0.17	15	0.20	0.50	8	0.14	0.36	11	0.34	0.93	7	0.24	0.67	9
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.06	0.19	22	0.54	0.85	33	0.31	0.62	25	1.61	1.86	42	1.30	1.51	44
Other borrowed funds and trading liabilities .....	0.26	1.31	15	0.81	1.62	14	0.80	1.50	19	2.07	2.38	30	0.61	2.28	3
All interest-bearing funds .....	0.08	0.40	3	0.38	0.92	8	0.26	0.74	5	0.67	1.49	7	0.44	1.19	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	305,102		220,810		495,731		530,582		522,786						
Fiduciary activities income .....	87,132		74,988		154,482		150,049		142,862						
Service charges on deposit accounts - domestic .....	46,563		45,956		93,227		95,983		94,517						
Trading revenue.....	9,668		8,868		17,341		11,415		11,339						
Investment banking fees and commissions.....	9,301		13,340		24,137		26,627		23,859						
Insurance activities revenue.....	426		477		903		1,264		1,327						
Venture capital revenue.....	32,747		-17,650		-2,398		11,016		24,703						
Net servicing fees .....	825		-1,569		-2,084		446		747						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	16,933		2,351		19,695		13,184		13,699						
Other non-interest income.....	101,507		94,049		190,428		220,598		209,733						
Total overhead expenses .....	390,903		399,125		787,309		766,897		738,858						
Personnel expense.....	259,784		255,696		512,987		492,927		468,194						
Net occupancy expense.....	33,198		33,410		66,980		68,507		66,418						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	186		230		427		531		649						
Other operating expenses.....	97,735		109,789		206,915		204,932		203,597						
Fee income on mutual funds and annuities.....	3,558		2,708		6,242		7,190		6,890						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	3,184,219		3,060,874		3,216,388		2,912,056		2,461,880						
Number of equivalent employees .....	4,565		4,857		4,607		4,819		4,790						
Average personnel expense per employee.....	56.91		52.64		111.35		102.29		97.74						
Average assets per employee.....	7,226.85		5,703.44		6,363.14		5,216.31		5,172.94						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	1.17	2.15	43	1.23	2.20	42	1.26	2.02	44	1.36	2.72	42	1.32	3.08	38
Overhead expenses / Net Interest Income + non-interest income .....	54.61	59.03	29	63.90	63.28	60	59.49	62.28	42	56.84	61.29	35	55.13	60.88	23
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.37	2.24	62	2.88	2.63	70	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72
Personnel expense.....	1.57	1.25	81	1.85	1.31	91	1.75	1.30	87	1.96	1.41	90	1.89	1.44	85
Net occupancy expense.....	0.20	0.24	28	0.24	0.26	36	0.23	0.26	32	0.27	0.28	50	0.27	0.28	47
Other operating expenses.....	0.59	0.73	37	0.79	0.99	44	0.71	0.94	30	0.82	0.97	46	0.82	0.97	44
Overhead less non-interest income .....	0.52	1.10	12	1.29	1.36	46	0.99	1.25	32	0.94	1.32	24	0.87	1.38	18
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	53.62	58.45	29	63.24	62.83	59	58.91	61.82	42	56.25	60.64	36	54.47	60.37	22
Personnel expense.....	35.64	33.10	65	40.52	32.43	91	38.39	32.36	86	36.16	32.39	72	34.52	32.51	63
Net occupancy expense.....	4.55	6.33	22	5.29	6.65	25	5.01	6.58	24	5.03	6.52	21	4.90	6.48	18
Other operating expenses.....	13.43	18.60	11	17.43	23.06	28	15.52	22.28	16	15.07	21.20	12	15.06	20.90	14
Total non-interest income .....	41.85	28.18	80	34.99	27.40	71	37.10	28.83	71	38.92	29.23	76	38.54	28.50	73
Fiduciary activities income .....	11.95	2.24	94	11.88	2.10	95	11.56	2.09	95	11.01	1.97	94	10.53	2.14	93
Service charges on domestic deposit accounts .....	6.39	3.19	92	7.28	3.35	94	6.98	3.27	93	7.04	3.88	89	6.97	4.15	84
Trading revenue.....	1.33	0.72	81	1.41	1.60	69	1.30	1.28	72	0.84	1.18	60	0.84	0.85	70
Investment banking fees and commissions.....	1.28	2.52	46	2.11	2.64	62	1.81	2.46	56	1.95	3.54	53	1.76	3.42	50
Insurance activities revenue.....	0.06	0.37	48	0.08	0.39	52	0.07	0.41	51	0.09	0.47	50	0.10	0.47	53
Venture capital revenue.....	4.49	0.02	97	-2.80	0	0	-0.18	0.01	1	0.81	0.02	96	1.82	0.02	98
Net servicing fees .....	0.11	0.55	41	-0.25	-0.20	22	-0.16	0.01	20	0.03	0.28	40	0.06	0.65	30
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	2.32	3.83	45	0.37	2.89	28	1.47	3.92	42	0.97	1.86	41	1.01	1.61	51
Other non-interest income.....	13.92	9.26	79	14.90	9.31	84	14.25	9.65	79	16.18	10.04	82	15.46	9.86	81
Overhead less non-interest income .....	11.77	29.94	11	28.25	34.19	30	21.82	31.93	21	17.33	31.06	18	15.93	31.46	11
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.82	21.54	28	17.29	18.39	38	19.22	18.63	47	19.98	20.56	44	18.91	19.04	40
Applicable income tax + TE / Pretax net operating income + TE .....	23.21	23.10	52	22.99	22.75	48	22.08	21.18	49	22.57	23.23	41	21.80	21.56	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	7,414,288	7,123,260	7,421,846	6,674,300	6,536,255	4.09	26.57	
Commercial and industrial loans .....	3,635,132	4,255,910	4,091,383	3,413,599	3,030,011	-14.59	18.55	
Loans to individuals .....	2,405,857	2,382,432	2,365,712	2,465,526	2,494,675	0.98	-0.06	
Loans to depository institutions and acceptances of other banks .....	14,339	38,898	32,212	33,776	29,393	-63.14		
Agricultural loans .....	106,652	118,477	112,482	117,286	132,723	-9.98	-22.93	
Other loans and leases .....	2,087,693	2,488,862	2,351,095	2,047,139	1,937,935	-16.12	26.03	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	15,663,961	16,407,839	16,374,730	14,751,626	14,160,992	-4.53	19.33	
Less: Allowance for loan and lease losses .....	172,395	240,744	220,834	160,682	159,932	-28.39	12.07	
Net loans and leases .....	15,491,566	16,167,095	16,153,896	14,590,944	14,001,060	-4.18	19.42	
Debt securities that reprice or mature in over 1 year .....	12,047,800	8,876,904	11,243,045	7,165,598	7,174,003	35.72	58.30	
Mutual funds and equity securities .....	6,981	2,711	2,966	2,929	2,585	157.51	-84.44	
Subtotal .....	27,546,347	25,046,710	27,399,907	21,759,471	21,177,648	9.98	33.54	
Interest-bearing bank balances .....	2,162,143	1,405,228	1,747,657	395,952	689,966	53.86	1076.12	
Federal funds sold and reverse repos .....	1,305,945	850,000	850,000	850,000	703,320	53.64	55.71	
Debt securities that reprice or mature within 1 year .....	1,243,706	1,440,523	1,206,219	1,406,028	1,364,037	-13.66	-20.57	
Trading assets .....	29,064	28,839	35,378	28,258	27,079	0.78	-4.82	
Total earning assets .....	32,287,205	28,771,300	31,239,161	24,439,709	23,962,050	12.22	38.89	
Non-interest-bearing cash and due from depository institutions .....	367,880	401,162	450,686	503,937	534,894	-8.30	-16.03	
Premises, fixed assets, and leases .....	371,989	368,565	371,083	370,637	333,119	0.93	8.69	
Other real estate owned .....	2,624	3,974	2,919	3,922	5,437	-33.97	-53.33	
Investment in unconsolidated subsidiaries .....	15,836	0	18,000	0	0			
Intangible and other assets .....	829,887	967,744	860,799	765,698	668,779	-14.25	19.60	
Total assets .....	33,875,421	30,512,745	32,942,648	26,083,903	25,504,279	11.02	37.00	
Quarterly average assets .....	33,614,846	29,483,224	31,354,345	25,528,194	24,974,044	14.01	38.82	
Average loans and leases (YTD) .....	16,191,336	15,434,511	15,912,919	14,241,979	13,945,424	4.90	26.93	
<b>Memoranda</b>								
Loans held-for-sale .....	23,697	12,785	45,089	13,809	20,694	85.35	-28.74	
Loans not held-for-sale .....	15,640,264	16,395,054	16,329,641	14,737,817	14,140,298	-4.60	19.46	
Real estate loans secured by 1–4 family .....	3,327,796	3,288,306	3,411,553	2,979,481	2,796,969	1.20	25.35	
Commercial real estate loans .....	3,920,466	3,658,369	3,840,577	3,517,122	3,576,847	7.16	29.23	
Construction and land development .....	1,105,580	906,334	1,021,606	875,242	863,649	21.98	35.44	
Multifamily .....	351,734	335,657	301,161	306,577	408,151	4.79	57.31	
Nonfarm nonresidential .....	2,463,152	2,416,378	2,517,810	2,335,303	2,305,047	1.94	23.54	
Real estate loans secured by farmland .....	166,026	176,585	169,716	177,697	162,439	-5.98	-1.86	
Total investment securities .....	13,298,487	10,320,138	12,452,230	8,574,555	8,540,625	28.86	44.21	
U.S. Treasury securities .....	780,152	826,383	837,948	851,665	907,542	-5.59	8.23	
US agency securities (excluding mortgage-backed securities) .....	52,978	109,994	54,596	139,388	195,889	-51.84	-90.58	
Municipal securities .....	2,052,030	1,448,952	2,045,099	1,267,927	1,328,038	41.62	11.90	
Mortgage-backed securities .....	6,896,903	5,982,383	7,073,159	4,747,746	4,262,700	15.29	101.57	
Asset-backed securities .....	2,891,799	1,448,225	1,882,243	1,233,489	1,511,614	99.68	25.80	
Other debt securities .....	617,644	501,490	556,219	331,411	332,257	23.16	82.05	
Mutual funds and equity securities .....	6,981	2,711	2,966	2,929	2,585	157.51	-84.44	
Available-for-sale securities .....	13,291,506	10,317,427	12,449,264	8,571,626	8,538,040	28.83	44.14	
U.S. Treasury securities .....	780,152	826,383	837,948	851,665	907,542	-5.59	8.23	
US agency securities (excluding mortgage-backed securities) .....	52,978	109,994	54,596	139,388	195,889	-51.84	-90.58	
Municipal securities .....	2,052,030	1,448,952	2,045,099	1,267,927	1,328,038	41.62	11.90	
Mortgage-backed securities .....	6,896,903	5,982,383	7,073,159	4,747,746	4,262,700	15.29	101.57	
Asset-backed securities .....	2,891,799	1,448,225	1,882,243	1,233,489	1,511,614	99.68	25.80	
Other debt securities .....	617,644	501,490	556,219	331,411	332,257	23.16	82.05	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	214,464	356,272	351,731	136,095	-64,558	-39.80	-13.83	
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0		-100.00	
Structured notes, fair value .....	5,585,014	4,551,068	4,807,737	4,289,232	4,331,101	22.72	22.69	

## Liabilities and Changes in Capital

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Demand deposits .....	3,753,035	3,158,003	3,932,448	2,291,142	2,515,120	18.84	41.57	
NOW, ATS and transaction accounts .....	1,909,544	1,512,273	2,033,992	1,770,115	1,827,039	26.27	75.42	
Time deposits less brokered deposits < \$250K .....	702,743	823,267	741,016	894,054	771,440	-14.64		
MMDA and other savings accounts .....	20,077,694	17,823,064	19,135,857	14,462,738	14,341,620	12.65	41.88	
Other non-interest-bearing deposits .....	0	0	0	0	0			
Core deposits .....	26,443,016	23,316,607	25,843,313	19,418,049	19,455,219	13.41	42.26	
Time deposits of \$250K or more .....	1,043,512	1,137,561	1,049,989	1,053,210	824,032	-8.27		
Foreign deposits .....	0	0	0	0	0			
Federal funds purchased and repos .....	2,318,228	1,740,438	2,098,383	1,850,772	1,956,390	33.20	42.02	
Secured federal funds purchased .....	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	7	3	14	17	0	133.33	-99.77	
Other borrowings w/remaining maturity over 1 year .....	776	1,472	788	1,413	951	-47.28	-99.23	
Brokered deposits < \$250K .....	0	72,886	53,687	60,748	62,650	-100.00		
Noncore funding .....	3,362,523	2,952,360	3,202,861	2,966,160	2,844,023	13.89	1.78	
Trading liabilities .....	1,454	43	103	1,020	7,759	3281.40	16055.56	
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0			
Other liabilities .....	574,598	885,566	496,399	560,202	260,129	-35.12	86.60	
Total liabilities .....	30,381,591	27,154,576	29,542,676	22,945,431	22,567,130	11.88	36.86	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	0	144,784	0	144,784	144,784	-100.00	-100.00	
Common stock .....	589,352	563,978	589,352	563,978	559,432	4.50	20.31	
Common surplus .....	2,424,157	2,136,874	2,436,288	2,151,464	2,084,824	13.44	81.72	
Retained earnings .....	304,739	232,082	73,000	201,562	241,163	31.31	-35.24	
Accumulated other comprehensive income .....	220,390	349,261	331,377	110,444	-64,669	-36.90	63.95	
Other equity capital components .....	-53,018	-69,112	-32,970	-37,548	-34,236			
Total holding company equity capital .....	3,485,620	3,357,867	3,397,047	3,134,684	2,931,298	3.80	38.21	
Noncontrolling (minority) interest in subsidiaries .....	8,210	302	2,925	3,788	5,851	2618.54	67.38	
Total equity capital, including minority interest .....	3,493,830	3,358,169	3,399,972	3,138,472	2,937,149	4.04	38.27	
Total liabilities and capital .....	33,875,421	30,512,745	32,942,648	26,083,903	25,504,279	11.02	37.00	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	11,085,577	9,700,348	10,497,842	6,902,279	6,998,540	14.28	60.39	
Interest-bearing deposits .....	16,400,951	14,826,706	16,449,147	13,629,728	13,343,361	10.62	23.84	
Total deposits .....	27,486,528	24,527,054	26,946,989	20,532,007	20,341,901	12.07	36.37	
Long-term debt that reprices within 1 year .....	0	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	3,397,047	3,134,684	3,134,684	2,931,298	2,716,560			
Accounting restatements .....	0	3,766	3,766	0	30,388			
Net income .....	293,298	91,720	354,057	421,231	433,542			
Net sale of new perpetual preferred stock .....	0	0	-150,000	0	0			
Net sale of new common stock .....	7,708	7,439	16,224	15,205	14,633			
Sale of treasury stock .....	0	0	0	0	0			
Less: Purchase of treasury stock .....	39,887	53,593	54,163	284,904	75,231			
Changes incident to business combinations .....	0	0	0	0	0			
Less: Dividends declared .....	61,559	64,966	127,568	122,466	109,238			
Change in other comprehensive income .....	-110,987	238,817	220,933	175,113	-78,777			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	0	0	-886	-793	-579			
Holding company equity capital, ending balance .....	3,485,620	3,357,867	3,397,047	3,134,684	2,931,298			

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	21.89	36.32	21	23.35	36.22	22	22.53	36.22	22	25.59	37.78	28	25.63	37.19	28
Commercial and industrial loans .....	10.73	12.25	46	13.95	14.99	44	12.42	13.52	45	13.09	12.02	59	11.88	12.85	49
Loans to individuals .....	7.10	3.48	81	7.81	3.53	82	7.18	3.40	81	9.45	4.20	80	9.78	4.31	84
Loans to depository institutions and acceptances of other banks .....	0.04	0.01	87	0.13	0.04	87	0.10	0.03	87	0.13	0.04	85	0.12	0.05	87
Agricultural loans.....	0.31	0.21	75	0.39	0.20	76	0.34	0.19	76	0.45	0.24	79	0.52	0.30	78
Other loans and leases.....	6.16	4.22	68	8.16	4.66	77	7.14	4.63	71	7.85	5.01	73	7.60	5	72
Net loans and leases.....	45.73	59.81	14	52.98	63.21	18	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22
Debt securities over 1 year.....	35.57	17.61	96	29.09	14.01	95	34.13	15.55	96	27.47	14.60	94	28.13	14.63	94
Mutual funds and equity securities .....	0.02	0.06	48	0.01	0.05	41	0.01	0.05	41	0.01	0.06	45	0.01	0.06	42
Subtotal .....	81.32	78.32	56	82.09	78.43	55	83.17	78.16	65	83.42	79.65	46	83.04	79.97	42
Interest-bearing bank balances .....	6.38	9.11	33	4.61	6.78	34	5.31	7.51	36	1.52	3.06	38	2.71	3.04	57
Federal funds sold and reverse repos .....	3.86	0.52	90	2.79	0.86	85	2.58	0.82	86	3.26	1.57	84	2.76	1.66	84
Debt securities 1 year or less .....	3.67	1.53	87	4.72	1.83	85	3.66	1.68	84	5.39	1.91	88	5.35	1.96	88
Trading assets .....	0.09	0.60	46	0.09	1.09	40	0.11	1.01	42	0.11	1.19	42	0.11	1.33	50
Total earning assets.....	95.31	91.43	92	94.29	90.72	89	94.83	91.05	92	93.70	89.53	89	93.95	89.74	88
Non-interest cash and due from depository institutions.....	1.09	1.01	53	1.31	1.08	68	1.37	1.07	76	1.93	1.14	93	2.10	1.21	94
Other real estate owned.....	0.01	0.02	48	0.01	0.03	43	0.01	0.02	43	0.02	0.03	42	0.02	0.04	46
All other assets.....	3.60	7.50	6	4.39	8.16	6	3.80	7.82	4	4.37	9.27	5	3.95	8.98	5
<b>Memoranda</b>															
Short-term investments .....	13.91	12.01	64	12.11	10.58	68	11.55	11.17	62	10.17	7.63	73	10.81	7.80	75
U.S. Treasury securities.....	2.30	1.08	77	2.71	0.92	81	2.54	0.84	82	3.27	1.03	81	3.56	1.04	86
US agency securities (excluding mortgage-backed securities) .....	0.16	0.77	37	0.36	0.48	54	0.17	0.63	42	0.53	0.54	62	0.77	0.69	66
Municipal securities .....	6.06	1.72	88	4.75	1.45	89	6.21	1.69	89	4.86	1.34	89	5.21	1.62	87
Mortgage-backed securities .....	20.36	12.97	81	19.61	11.11	89	21.47	11.75	89	18.20	11.44	83	16.71	11.13	82
Asset-backed securities .....	8.54	0.38	99	4.75	0.27	96	5.71	0.32	96	4.73	0.28	96	5.93	0.33	97
Other debt securities .....	1.82	0.52	87	1.64	0.39	88	1.69	0.42	88	1.27	0.39	84	1.30	0.41	85
Loans held-for-sale.....	0.07	0.42	34	0.04	0.48	25	0.14	0.52	33	0.05	0.39	28	0.08	0.30	39
Loans held for investment .....	46.17	59.85	14	53.73	63.46	19	49.57	61.72	18	56.50	63.50	23	55.44	63.93	24
Real estate loans secured by 1–4 family .....	9.82	11.69	39	10.78	12.29	43	10.36	11.91	44	11.42	13.29	40	10.97	13.46	39
Revolving .....	0.86	1.45	39	1.13	1.80	40	0.97	1.66	38	1.38	2.07	45	1.51	2.27	43
Closed-end, secured by first liens .....	8.75	9.84	47	9.36	9.99	46	9.15	9.81	49	9.67	10.69	45	9.06	10.57	43
Closed-end, secured by junior liens .....	0.21	0.20	69	0.29	0.26	65	0.24	0.22	67	0.38	0.28	71	0.39	0.31	68
Commercial real estate loans .....	11.57	22.48	23	11.99	21.90	27	11.66	22.22	26	13.48	22.23	31	14.02	21.58	34
Construction and land development .....	3.26	3.35	51	2.97	3.32	50	3.10	3.40	52	3.36	3.44	53	3.39	3.51	53
Multifamily.....	1.04	3.31	24	1.10	3.07	25	0.91	3.12	21	1.18	3.01	30	1.60	2.72	42
Nonfarm nonresidential .....	7.27	14.81	21	7.92	14.50	28	7.64	14.72	27	8.95	14.69	32	9.04	14.44	32
Real estate loans secured by farmland.....	0.49	0.34	72	0.58	0.33	75	0.52	0.33	74	0.68	0.36	77	0.64	0.41	76

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	47.33	59.66	25	43.41	55.37	28	45.32	57.15	26	45.24	57.46	30	46.16	56.49	35
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	21.24	19.82	55	20.04	19.50	51	20.83	19.43	52	20.20	20.75	47	19.75	21.10	42
Real estate loans secured by 1–4 family.....	1.87	2.42	46	2.10	2.79	42	1.94	2.64	44	2.43	3.15	45	2.72	3.50	44
Revolving .....	19.38	17.22	62	17.94	16.49	59	18.89	16.59	62	17.77	17.39	55	17.03	17.39	50
Closed-end.....	25.03	36.54	27	22.30	32.96	26	23.45	34.63	27	23.84	33.52	33	25.26	32.14	40
Construction and land development.....	7.06	5.50	65	5.52	4.97	59	6.24	5.26	62	5.93	5.09	61	6.10	5.20	58
1–4 family.....	0.67	1.11	52	0.77	0.93	54	0.58	0.93	50	0.87	0.94	58	0.87	1.02	56
Other.....	6.39	4.33	71	4.75	3.90	61	5.66	4.19	68	5.06	4.02	66	5.23	4.05	65
Multifamily.....	2.25	5.34	27	2.05	4.72	28	1.84	4.96	21	2.08	4.69	33	2.88	4.10	43
Nonfarm nonresidential .....	15.72	24.14	29	14.73	21.76	30	15.38	22.93	29	15.83	22.15	35	16.28	21.40	38
Owner-occupied.....	7.12	8.14	47	6.34	7.38	44	6.92	7.68	48	7.01	7.72	50	7.25	8.03	48
Other.....	8.60	15.71	28	8.39	14.16	29	8.46	14.95	27	8.82	14.34	31	9.03	13.38	33
Real estate loans secured by farmland.....	1.06	0.59	75	1.08	0.52	76	1.04	0.54	77	1.20	0.55	78	1.15	0.63	77
Loans to depository institutions and acceptances of other banks.....	0.09	0.03	87	0.24	0.07	86	0.20	0.06	88	0.23	0.11	84	0.21	0.12	87
Commercial and industrial loans .....	23.21	20.98	62	25.94	23.90	61	24.99	22.17	65	23.14	19.53	65	21.40	20.32	62
Loans to individuals .....	15.36	6.28	80	14.52	6.11	81	14.45	6.13	81	16.71	7.13	82	17.62	7.36	83
Credit card loans .....	3.74	0.51	91	4.06	0.64	91	4	0.65	91	5.19	0.81	91	5.75	1.02	90
Agricultural loans.....	0.68	0.37	80	0.72	0.31	81	0.69	0.32	78	0.80	0.37	80	0.94	0.46	79
Other loans and leases.....	13.33	8.03	74	15.17	8.93	77	14.36	9.09	72	13.88	9.85	73	13.69	9.66	73
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	224.57	383.17	18	228.61	392.62	22	235.62	381.27	22	218.76	391.26	24	216.36	379.80	24
Real estate loans secured by 1–4 family.....	100.80	124.52	39	105.53	133.24	37	108.31	125.03	42	97.66	138.18	36	92.59	137.84	33
Revolving .....	8.87	15.53	40	11.06	19.64	37	10.11	17.42	39	11.76	21.26	34	12.77	23.33	37
Closed-end.....	91.93	107.53	44	94.47	112.01	42	98.20	106.14	49	85.89	115.20	37	79.81	112.79	34
Commercial real estate loans .....	118.75	238.21	22	117.41	237.30	25	121.93	234.65	25	115.28	229.44	29	118.40	219.72	32
Construction and land development.....	33.49	35.52	51	29.09	35.78	47	32.43	35.62	51	28.69	34.95	50	28.59	35.36	49
1–4 family.....	3.16	7.06	44	4.07	6.74	48	3.01	6.34	46	4.21	6.61	50	4.08	7.04	48
Other.....	30.33	28.07	56	25.02	27.86	46	29.43	28.16	54	24.47	27.32	49	24.50	27.26	48
Multifamily.....	10.65	34.78	22	10.77	33.28	25	9.56	32.74	20	10.05	31.04	26	13.51	27.85	37
Nonfarm nonresidential .....	74.61	157.17	22	77.55	157.33	25	79.93	155.06	25	76.54	152.10	29	76.30	147.22	31
Owner-occupied.....	33.80	52.65	35	33.36	53.29	33	35.98	52.37	36	33.91	53.07	37	33.98	54.89	36
Other.....	40.81	102.08	19	44.19	101.60	26	43.95	100.54	27	42.63	97.41	26	42.32	91.80	28
Real estate loans secured by farmland.....	5.03	3.59	71	5.67	3.50	74	5.39	3.44	73	5.82	3.60	75	5.38	4.02	72
Loans to depository institutions and acceptances of other banks.....	0.43	0.18	87	1.25	0.38	85	1.02	0.28	86	1.11	0.44	84	0.97	0.54	87
Commercial and industrial loans .....	110.10	127.07	45	136.59	159.86	37	129.89	139.91	45	111.88	122.02	50	100.30	128.82	41
Loans to individuals .....	72.87	35.29	79	76.46	38.40	78	75.10	37.47	78	80.81	43.51	75	82.58	42.67	78
Credit card loans .....	17.76	2.61	91	21.39	3.43	91	20.80	3.30	90	25.07	4.34	91	26.95	5.31	90
Agricultural loans.....	3.23	2.01	74	3.80	2.03	76	3.57	1.88	78	3.84	2.18	79	4.39	2.72	77
Other loans and leases.....	63.23	46.75	68	79.88	51.14	72	74.64	49.54	71	67.10	52.44	64	64.15	51.79	63
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	18.69	28.84	25	16.56	26.07	28	17.16	27.32	25	17.47	26.45	30	18.63	24.79	36
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	88.67	187.37	19	87.18	186.18	22	89.22	183.76	21	84.45	178.57	24	87.31	167.93	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	122.47	244.59	20	120.54	244.21	23	125.19	240.85	23	118.36	236.10	28	121.29	225.98	29

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	13.91	12.01	64	12.11	10.58	68	11.55	11.17	62	10.17	7.63	73	10.81	7.80	75
Liquid assets .....	31.79	28.17	61	29.51	24.60	73	32.45	26.22	71	25.71	22.44	69	27.40	22.72	74
Investment securities .....	39.26	19.64	96	33.82	16.55	94	37.80	17.85	97	32.87	16.99	94	33.49	17.27	93
Net loans and leases .....	45.73	59.81	14	52.98	63.21	18	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22
Net loans, leases and standby letters of credit .....	47.12	60.62	13	54.44	64.12	17	50.34	62.48	15	57.49	64.84	23	56.38	65.07	21
Core deposits .....	78.06	74.75	50	76.42	68.08	66	78.45	70.67	69	74.44	63.09	72	76.28	62.13	84
Noncore funding .....	9.93	10.89	59	9.68	16.68	34	9.72	14.13	44	11.37	19.36	30	11.15	21.34	23
Time deposits of \$250K or more .....	3.08	1.81	79	3.73	2.56	73	3.19	2.11	73	4.04	2.94	70	3.23	2.89	63
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	6.84	1.20	92	5.70	1.49	87	6.37	1.47	90	7.10	1.94	88	7.67	1.97	89
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	2.99	0.52	92	2.92	0.52	89	3.79	0.54	92	3.84	0.48	92	4.91	0.54	95
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	0.99	25	0	2.06	7	0	1.24	14	0	3.01	4	0	3.67	2
Earning assets that reprice within 1 year .....	38.55	38.93	46	40.67	39.71	50	37.49	39.38	44	42.15	39.29	57	42.70	40.29	57
Interest-bearing liabilities that reprice within 1 year .....	4.35	7.04	38	5.98	9.42	32	5.05	8.20	40	6.75	10.19	28	5.16	10.01	25
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	34.20	30.25	55	34.68	28.34	62	32.44	29.11	55	35.41	26.63	73	37.54	27.38	74
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-4.90	-1.82	41	-2.97	6.94	25	-2.19	3.20	37	1.44	14.45	16	0.41	16.62	9
Net short-term noncore funding dependence .....	-5.46	-8.21	54	-3.22	-2.29	38	-2.33	-4.76	56	1.04	3.38	34	-0.10	4.66	21
Short-term investment / Short-term noncore funding .....	146.91	284.81	31	127.92	138.95	60	120.20	184.19	41	92.13	77.77	66	100.76	66.46	78
Liquid assets - short-term noncore funding / Nonliquid assets .....	32.73	34.02	52	28.43	23.27	67	33.81	28.18	63	19.76	16.97	63	22.96	16.04	73
Net loans and leases / Total deposits .....	56.36	74.66	11	65.92	82.84	14	59.95	79.43	12	71.06	90.31	15	68.83	90.08	13
Net loans and leases / Core deposits .....	58.58	81.17	9	69.34	93.70	10	62.51	88.34	10	75.14	103.93	8	71.97	105	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	6.84	1.94	93	12.28	4.82	92	11.92	4.31	94	4.71	1.36	94	-2.26	-1.98	41
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.95	84.66	85	99.97	85.75	87	99.98	87.23	86	99.97	85.40	88	99.97	81.88	91
U.S. Treasury securities .....	5.87	5.52	68	8.01	5.43	74	6.73	4.72	74	9.93	6.15	74	10.63	6.99	72
US agency securities (excluding mortgage-backed securities) .....	0.40	4.50	28	1.07	3.23	44	0.44	4.01	32	1.63	3.49	50	2.29	4.02	56
Municipal securities .....	15.43	8.87	74	14.04	9.39	70	16.42	9.83	75	14.79	7.75	76	15.55	9.16	69
Mortgage-backed securities .....	51.86	66.59	27	57.97	67.27	33	56.80	66.64	35	55.37	67.43	29	49.91	65.45	22
Asset-backed securities .....	21.75	2.05	96	14.03	1.68	93	15.12	1.91	92	14.39	1.66	94	17.70	2.05	94
Other debt securities .....	4.64	3.17	69	4.86	2.93	75	4.47	3.01	72	3.87	2.94	74	3.89	2.79	72
Mutual funds and equity securities .....	0.05	0.32	41	0.03	0.37	36	0.02	0.35	35	0.03	0.40	36	0.03	0.42	35
Debt securities 1 year or less .....	9.35	8.69	61	13.96	11.75	64	9.69	10.55	57	16.40	11.86	73	15.97	11.91	72
Debt securities 1 to 5 years .....	25.30	17.05	71	22.43	18.03	61	22.85	17.03	66	23.54	17.94	64	24.26	19.18	68
Debt securities over 5 years .....	65.30	72.17	28	63.58	66.01	40	67.44	69.86	42	60.03	66.02	36	59.74	64.73	34
Pledged securities .....	42	33.87	63	44.10	37.40	59	38.61	35.67	51	50.02	30.57	76	50.71	33.30	72
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	27.49	51.37	45	38.06	146.89	27	43.44	183.32	31	-3.82	26.69	34	8.75	6.77	56
Investment securities .....	28.86	33.34	53	18.83	14.17	67	45.22	23.62	80	0.40	11.75	28	-2.66	9.42	23
Core deposits .....	13.41	16.88	44	25.32	25.99	51	33.09	26.88	76	-0.19	11.23	6	-0.21	7.29	17
Noncore funding .....	13.89	-23.76	88	-19.38	-2.41	25	7.98	-12.18	73	4.29	6.59	50	15.90	10.67	67

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	13,244,486	12,587,559	13,005,326	11,186,430	11,170,369
Commit: Secured commercial real estate loans .....	1,639,936	1,432,646	1,497,951	1,217,972	995,389
Commit: Unsecured real estate loans .....	30,510	62,659	33,425	70,701	72,989
Credit card lines (reported semiannually, June/Dec) .....	4,923,714	5,000,019	4,972,104	5,063,166	5,328,502
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	471,061	445,134	430,226	404,568	378,730
Commercial and similar letters of credit .....	9,458	8,070	3,117	7,050	13,774
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	265,612	294,259	288,712	208,922	87,432
Credit derivatives - notional amount (holding company as beneficiary) .....	120,872	93,145	92,458	107,304	56,028
Credit derivative contracts w/ purchased credit protection-investment grade..	362,253	151,198	325,537	254,535	117,653
Credit derivative contracts w/ purchased credit protection-noninvest grade..	24,231	236,205	55,633	61,691	25,807
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	71,201	43,578	89,000	19,443	22,268
Written options contracts (interest rate) .....	151,876	114,270	119,057	43,413	45,626
Purchased options contracts (interest rate) .....	92,821	1,563,446	51,514	1,529,658	1,031,081
Interest rate swaps .....	2,270,249	2,491,862	2,367,017	2,606,181	2,006,280
Futures and forward foreign exchange .....	4,662	5,029	4,776	8,536	3,715
Written options contracts (foreign exchange) .....	0	1,165	1,327	1,200	1,246
Purchased options contracts (foreign exchange) .....	0	1,165	1,328	1,200	1,245
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	39.10	22.45	89	41.25	21.74	91	39.48	22.01	89	42.89	23.52	88	43.80	24.05	88
Standby letters of credit .....	1.39	0.67	86	1.46	0.72	84	1.31	0.71	85	1.55	0.84	83	1.48	0.92	79
Commercial and similar letters of credit .....	0.03	0.02	75	0.03	0.02	78	0.01	0.02	61	0.03	0.02	75	0.05	0.02	78
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.78	0.25	81	0.96	0.39	85	0.88	0.35	82	0.80	0.42	78	0.34	0.52	74
Credit derivatives - notional amount (holding company as beneficiary) .....	0.36	0.19	79	0.31	0.33	74	0.28	0.30	73	0.41	0.52	78	0.22	0.75	77
Credit derivative contracts w/ purchased credit protection-investment grade..	1.07	0.18	88	0.50	0.22	84	0.99	0.25	86	0.98	0.30	85	0.46	0.52	84
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.07	0.14	76	0.77	0.36	85	0.17	0.30	75	0.24	0.45	80	0.10	0.69	76
Derivative contracts .....	7.65	49.75	26	13.83	51.68	35	8	48.62	23	16.14	68.47	40	12.20	65.81	36
Interest rate contracts .....	7.63	35.96	28	13.81	36.85	38	7.97	34.36	25	16.10	47.31	42	12.18	43.84	39
Interest rate futures and forward contracts .....	0.21	5.17	47	0.14	9.28	32	0.27	6.21	37	0.07	10.67	30	0.09	11.40	36
Written options contracts (interest rate) .....	0.45	1.82	46	0.37	2.30	32	0.36	2.18	34	0.17	2.47	31	0.18	2.16	36
Purchased options contracts (interest rate) .....	0.27	1.33	59	5.12	1.51	86	0.16	1.46	52	5.86	2.65	82	4.04	2.32	82
Interest rate swaps .....	6.70	20.67	32	8.17	22.27	33	7.19	20.83	31	9.99	28.86	36	7.87	26.74	35
Foreign exchange contracts .....	0.01	6.16	55	0.02	5.77	54	0.02	6.01	53	0.04	10.12	51	0.02	10.92	47
Futures and forward foreign exchange contracts .....	0.01	3.93	57	0.02	3.58	53	0.01	3.47	53	0.03	5.23	51	0.01	5.22	47
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	82	0	0.03	80	0	0.05	80	0	0.14	78
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	82	0	0.04	80	0	0.08	80	0	0.13	78
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	81.80	42.93	85	81.55	41.55	84	81.73	42.82	83	78.55	45.53	80	80.10	44.93	84

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,590,809	4,220,515	2,634,019	4,209,631	3,111,461
Interest rate contracts .....	2,586,147	4,213,156	2,626,588	4,198,695	3,105,255
Foreign exchange contracts.....	4,662	7,359	7,431	10,936	6,206
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	75,863	48,607	93,776	27,979	25,983
Written options .....	151,876	115,435	120,384	44,613	46,872
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	151,876	115,435	120,384	44,613	46,872
Purchased options .....	92,821	1,564,611	52,842	1,530,858	1,032,326
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	92,821	1,564,611	52,842	1,530,858	1,032,326
Swaps .....	2,270,249	2,491,862	2,367,017	2,606,181	2,006,280
Held for trading.....	4,662	7,359	7,431	10,936	6,206
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	4,662	7,359	7,431	10,936	6,206
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,586,147	4,213,156	2,626,588	4,198,695	3,105,255
Interest rate contracts .....	2,586,147	4,213,156	2,626,588	4,198,695	3,105,255
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,830,077	3,162,660	2,930,374	3,011,951	2,229,274
One year or less .....	332,358	181,575	382,727	191,743	112,380
Over 1 year to 5 years .....	1,510,104	1,728,515	1,549,620	1,416,712	915,792
Over 5 years .....	987,615	1,252,570	998,027	1,403,496	1,201,102
Gross negative fair value (absolute value) .....	13,016	20,279	17,974	9,989	13,328
Gross positive fair value.....	61,216	268,575	89,673	105,534	41,163
Held for trading.....	62	26	57	97	20
Non-traded.....	61,154	268,549	89,616	105,437	41,143
Current credit exposure on risk-based capital derivative contracts .....	59,351	248,351	86,555	97,111	37,682
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.82	94.09	47	99.83	95.13	50	99.72	94.10	48	99.74	93.44	54	99.80	92.91	59
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.18	3.27	57	0.17	2.75	55	0.28	3.49	57	0.26	3.20	50	0.20	3.39	45
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	2.93	12.57	40	1.15	12.99	23	3.56	14.05	35	0.66	13.49	18	0.84	12.78	20
Written options .....	5.86	7.49	56	2.74	8.37	36	4.57	8.18	50	1.06	5.91	26	1.51	6.60	32
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	5.86	7.20	56	2.74	7.94	39	4.57	7.73	53	1.06	5.10	28	1.51	5.49	36
Purchased options .....	3.58	3.44	63	37.07	3.38	97	2.01	3.42	60	36.37	4.42	95	33.18	4.19	96
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	3.58	3.04	66	37.07	2.87	97	2.01	2.86	64	36.37	3.35	95	33.18	3.20	97
Swaps .....	87.63	71.23	59	59.04	69.92	29	89.86	68.76	67	61.91	69.75	34	64.48	70.34	35
Held for trading .....	0.18	40.60	41	0.17	43.50	37	0.28	43.53	38	0.26	44.16	37	0.20	46.31	36
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0.18	1.57	70	0.17	1.40	67	0.28	1.60	67	0.26	1.60	63	0.20	1.85	59
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	99.82	59.40	58	99.83	56.50	62	99.72	56.47	61	99.74	55.84	62	99.80	53.69	63
Interest rate contracts .....	99.82	56.19	71	99.83	54.31	74	99.72	53.82	72	99.74	52.22	75	99.80	50.60	75
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	109.24	91.87	92	74.94	89.91	20	111.25	91.48	91	71.55	93.86	12	71.65	94.47	12
One year or less .....	12.83	28.05	41	4.30	30.94	18	14.53	32.05	42	4.55	32.17	20	3.61	32.51	17
Over 1 year to 5 years .....	58.29	26.03	93	40.96	27.26	67	58.83	27.06	92	33.65	30.45	56	29.43	31.16	47
Over 5 years .....	38.12	30.08	59	29.68	28.48	53	37.89	29.56	60	33.34	28.09	58	38.60	28.71	63
Gross negative fair value (absolute value) .....	0.50	1.25	28	0.48	1.76	29	0.68	1.55	35	0.24	0.83	25	0.43	0.72	27
Gross positive fair value .....	2.36	1.68	76	6.36	2.69	98	3.40	2.23	77	2.51	1.19	91	1.32	0.85	84
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	23	0.01	0.07	22	0.01	0.07	22	0	0.06	20	0	0.06	30
Gross positive fair value (X) .....	0.02	0.07	33	0.09	0.11	55	0.03	0.09	33	0.04	0.07	58	0.01	0.06	47
Held for trading (X) .....	0	0.05	43	0	0.08	39	0	0.07	39	0	0.06	37	0	0.05	38
Non-traded (X) .....	0.02	0.01	74	0.09	0.02	91	0.03	0.02	79	0.04	0.01	89	0.01	0.01	81
Current credit exposure (X) .....	0.02	0.05	41	0.09	0.08	59	0.03	0.06	39	0.03	0.05	60	0.01	0.04	58
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.27	0.63	44	1.20	1.03	66	0.40	0.85	40	0.49	0.73	66	0.20	0.53	60

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		220,834		160,682		160,682		159,932		159,532					
Gross losses .....		21,809		25,637		50,047		61,880		55,821					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		11,158		6,379		15,189		12,192		13,527					
Net losses .....		10,651		19,258		34,858		49,688		42,294					
Provision for loan and lease losses .....		-37,788		120,359		116,049		50,438		42,694					
Adjustments .....		0		-21,039		-21,039		0		0					
Ending balance .....		172,395		240,744		220,834		160,682		159,932					
Memo: Allocated transfer risk reserve (ATTRR) .....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.23	-0.14	30	0.87	0.85	57	0.40	0.51	34	0.20	0.15	69	0.17	0.14	69	
-0.47	-0.25	28	1.56	1.37	63	0.73	0.82	49	0.35	0.24	75	0.31	0.24	75	
-354.78	77.32	20	624.98	792.43	57	332.92	487.86	50	101.51	130.58	30	100.95	134.68	38	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.10	1.39	26	1.47	1.51	53	1.35	1.58	37	1.09	0.83	80	1.13	0.90	78
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.37	29	1.47	1.48	55	1.35	1.55	38	1.09	0.81	80	1.13	0.89	78
Allowance for loan and lease losses / Net loans and leases losses (X) .....	8.09	15.27	40	6.25	11.83	42	6.34	11.58	45	3.23	8.03	36	3.78	7.54	39
Allowance for loan and lease losses / Nonaccrual assets .....	1,543.93	318.67	95	727.98	321.01	88	832.08	299.17	92	713.92	218.72	92	543.80	214.03	89
ALLL / 90+ days past due + nonaccrual loans and leases .....	733.47	260.68	94	509.86	244.42	90	453.18	244.34	85	534.20	151.73	95	547.82	160.51	94
Gross loan and lease losses / Average loans and leases .....	0.27	0.22	68	0.33	0.35	61	0.31	0.34	58	0.43	0.28	78	0.40	0.30	77
Recoveries / Average loans and leases .....	0.14	0.08	79	0.08	0.07	71	0.10	0.07	72	0.09	0.08	62	0.10	0.09	59
Net losses / Average loans and leases .....	0.13	0.13	53	0.25	0.28	57	0.22	0.27	54	0.35	0.21	78	0.30	0.22	77
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	22.30	16.12	75	10.31	15.46	35	24.55	33.98	39	21.84	36.22	28	24.51	41.30	31
Earnings coverage of net loan and lease losses (X) .....	31.83	4.52	75	11.87	21.56	50	15.99	22.91	58	11.72	24.40	45	13.88	21.75	51
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.03	38	-0.01	0.03	18	-0.01	0.04	12	0	0.01	42	-0.02	0.02	19
Real estate loans secured by 1-4 family .....	0	-0.01	75	-0.01	0.01	29	-0.02	0.01	27	0.01	0.01	55	-0.01	0.01	22
Revolving .....	0.03	-0.05	80	-0.04	0.01	21	-0.05	0.01	18	0.06	0.02	71	0.01	0.03	48
Closed-end .....	0	-0.01	69	-0.01	0.01	33	-0.01	0	28	0	0	50	-0.01	0.01	21
Commercial real estate loans .....	0	0.05	33	0	0.03	18	0	0.07	11	-0.01	0.01	20	-0.03	0.01	14
Construction and land development .....	0	0	64	0	0	64	0	0	50	-0.01	-0.01	33	-0.07	-0.03	22
1-4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	-0.01	-0.01	16
Other .....	0	-0.01	63	0	0	60	0	0	41	-0.01	-0.01	31	-0.06	-0.02	17
Multifamily .....	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential .....	0	0.07	29	0	0.05	12	0	0.11	6	-0.01	0.02	20	-0.02	0.02	13
Owner-occupied .....	0	0.01	32	0	0.02	13	0	0.02	8	-0.01	0.01	15	-0.02	0.01	6
Other .....	0	0.06	37	0	0.03	38	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland .....	-0.07	-0.01	9	0	0.02	50	0	0.02	46	0.03	0.01	84	0.01	0	77
Commercial and industrial loans .....	-0.27	0.20	3	0.16	0.46	34	0.10	0.47	21	0.04	0.37	13	0.07	0.31	19
Loans to individuals .....	1.27	0.78	73	1.33	1.41	60	1.29	1.13	70	1.79	1.17	74	1.60	1.16	68
Credit card loans .....	4.82	2.18	87	3.82	3.43	54	3.97	2.92	72	4.63	3.11	79	3.76	2.92	67
Agricultural loans .....	0	0.03	21	0	0.15	11	0	0.19	11	0.08	0.08	73	-0.02	0.15	13
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.03	0.08	58	0.01	0.13	48	0.03	0.15	50	0.21	0.15	72	0.08	0.14	55

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		51,966		71,770		50,834		80,100		72,687
90+ days past due loans and leases .....		12,338		24,583		22,190		19,859		16,658
Nonaccrual loans and leases .....		11,166		22,635		26,540		10,220		12,536
Total past due and nonaccrual loans and leases .....		75,470		118,988		99,564		110,179		101,881
Restructured 30–89 days past due .....		808		1,337		1,072		2,131		1,296
Restructured 90+ days past due .....		663		342		963		1,224		720
Restructured nonaccrual .....		8,319		7,491		9,889		7,938		9,758
Total restructured loans and leases .....		9,790		9,170		11,924		11,293		11,774
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		108,629		71,045		128,704		68,156		64,066
Other real estate owned .....		2,624		3,974		2,919		3,922		5,437
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		10,435		0		12,287		16,874
Total other assets past due and nonaccrual .....		0		10,435		0		12,287		16,874
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.33	0.27	70	0.44	0.36	68	0.31	0.39	49	0.54
90+ days past due loans and leases .....	0.08	0.10	71	0.15	0.13	76	0.14	0.12	72	0.13
Nonaccrual loans and leases .....	0.07	0.58	4	0.14	0.61	7	0.16	0.66	7	0.07
90+ days past due and nonaccrual loans and leases .....	0.15	0.73	6	0.29	0.80	11	0.30	0.85	10	0.20
30–89 days past due restructured .....	0.01	0.01	65	0.01	0.01	67	0.01	0.01	58	0.01
90+ days past due restructured .....	0	0	80	0	0.01	72	0.01	0.01	82	0.01
Nonaccrual restructured .....	0.05	0.12	37	0.05	0.13	30	0.06	0.13	37	0.05
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.33	0.27	70	0.44	0.37	68	0.31	0.40	49	0.54
90+ days past due assets .....	0.08	0.10	71	0.15	0.13	76	0.14	0.12	72	0.13
Nonaccrual assets .....	0.07	0.59	4	0.20	0.62	10	0.16	0.67	7	0.15
30+ days past due and nonaccrual assets .....	0.48	1.04	19	0.79	1.21	33	0.61	1.29	17	0.83
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.07	0.43	6	0.19	0.49	11	0.15	0.52	10	0.16
90+ days past due and nonaccrual assets + other real estate owned .....	0.08	0.46	6	0.20	0.52	11	0.16	0.55	10	0.18
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.37	0.52	34	0.33	0.56	22	0.49	0.60	41	0.33
Allowance for loan and lease losses .....	71.86	67.93	59	41.26	65.48	28	72.54	66.66	65	53.31
Equity capital + allowance for loan and lease losses .....	3.39	4.43	37	2.76	4.83	25	4.43	4.97	48	2.60
Tier 1 capital + allowance for loan and lease losses .....	3.75	5.28	34	3.16	5.98	21	5.05	6.05	41	2.81
Loans and leases + other real estate owned .....	0.79	0.88	49	0.61	0.92	31	0.98	0.97	57	0.58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.17	0.24	50	0.48	0.39	70	0.23	0.39	35	0.37	0.38	61	0.26	0.42	30
	90+ days past due .....		0.08	0.12	74	0.19	0.15	80	0.05	0.16	59	0.08	0.16	63	0.03	0.22	46
	Nonaccrual.....		0.03	0.65	4	0.05	0.63	6	0.05	0.76	6	0.04	0.46	7	0.05	0.57	6
Commercial and industrial	30–89 days past due .....		0.26	0.17	74	0.15	0.23	45	0.05	0.23	16	0.28	0.31	58	0.32	0.30	64
	90+ days past due .....		0.01	0.02	58	0.01	0.03	57	0.08	0.03	83	0.02	0.05	55	0.02	0.05	52
	Nonaccrual.....		0.16	0.64	16	0.36	0.75	30	0.47	0.75	39	0.10	0.83	14	0.14	0.76	11
Individuals	30–89 days past due .....		0.90	0.55	81	1.13	0.58	84	1.33	0.83	81	1.75	0.83	86	1.83	0.84	89
	90+ days past due .....		0.25	0.07	84	0.44	0.13	83	0.63	0.14	90	0.55	0.17	84	0.57	0.16	86
	Nonaccrual.....		0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due .....		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0.44	0.16	80	2.58	0.31	94	0.12	0.17	68	1.80	0.24	93	0.03	0.17	57
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0.12	0.80	50	0	0.49	24	0.03	0.67	46	0.11	0.75	51
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.37	0.11	88	0.05	0.14	52	0.01	0.18	40	0.03	0.20	40	0.03	0.17	39
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.14	0.13	69	0.15	0.15	68	0.15	0.15	68	0.20	0.13	73	0.24	0.14	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.23	0.35	49	0.90	0.60	75	0.27	0.65	23	0.32	0.67	23	0.29	0.71	18
1–4 family	30–89 days past due .....	0.12	0.27	68	0.41	0.29	81	0.11	0.33	63	0.07	0.31	56	0.07	0.46	50
	90+ days past due .....	0.05	0.82	6	0.05	0.84	4	0.05	0.89	5	0.06	0.73	3	0.07	0.86	5
Revolving	30–89 days past due .....	0.38	0.29	70	0.32	0.40	46	0.87	0.48	81	0.49	0.45	54	0.23	0.50	26
	90+ days past due .....	0.26	0.02	92	0.18	0.03	87	0.12	0.03	85	0.07	0.05	74	0.18	0.05	86
	Nonaccrual .....	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due .....	0.22	0.36	47	0.96	0.61	75	0.21	0.65	20	0.30	0.70	24	0.30	0.75	20
	90+ days past due .....	0.11	0.29	69	0.44	0.33	81	0.11	0.38	63	0.07	0.35	56	0.05	0.53	45
	Nonaccrual .....	0.06	0.77	6	0.06	0.81	5	0.06	0.87	6	0.06	0.70	7	0.08	0.84	6
Junior lien	30–89 days past due .....	0	0.01	43	0	0.02	33	0.01	0.02	44	0.03	0.02	68	0.03	0.03	58
	90+ days past due .....	0.01	0	92	0	0	69	0.01	0	84	0	0	78	0	0	55
	Nonaccrual .....	0	0.04	19	0	0.05	17	0	0.04	20	0	0.04	22	0	0.06	22
Commercial real estate	30–89 days past due .....	0.11	0.14	55	0.12	0.23	44	0.19	0.26	55	0.43	0.18	88	0.24	0.17	69
	90+ days past due .....	0.05	0.01	85	0	0.02	50	0	0.02	47	0.10	0.03	83	0	0.03	20
	Nonaccrual .....	0.02	0.52	4	0.03	0.43	8	0.05	0.62	9	0.02	0.23	12	0.04	0.28	17
Construction and development	30–89 days past due .....	0.16	0.12	75	0.02	0.24	37	0	0.28	11	1.49	0.28	92	0.23	0.21	63
	90+ days past due .....	0.02	0.01	82	0.01	0.01	77	0	0.01	71	0.40	0.02	94	0	0.02	31
	Nonaccrual .....	0	0.36	14	0	0.25	23	0	0.41	22	0	0.20	25	0	0.19	25
1–4 family	30–89 days past due .....	0.08	0.02	88	0.02	0.04	63	0	0.03	28	0	0.06	25	0.14	0.06	78
	90+ days past due .....	0.02	0	92	0	0	42	0	0	42	0.40	0	98	0	0	43
	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0.08	0.07	74	0	0.17	19	0	0.22	13	1.49	0.20	93	0.08	0.13	58
	90+ days past due .....	0	0	41	0.01	0	84	0	0	81	0	0.01	70	0	0.02	33
	Nonaccrual .....	0	0.29	15	0	0.18	28	0	0.35	24	0	0.17	29	0	0.15	30
Multifamily	30–89 days past due .....	0.23	0.06	85	0	0.08	24	0	0.09	22	0.05	0.08	64	0.07	0.10	63
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0.06	0.08	56	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.07	0.14	47	0.17	0.20	57	0.30	0.23	68	0.08	0.14	38	0.27	0.17	74
	90+ days past due .....	0.07	0.01	90	0	0.02	27	0	0.02	53	0	0.03	22	0	0.03	21
	Nonaccrual .....	0.02	0.66	6	0.04	0.55	8	0.07	0.80	8	0.03	0.28	12	0.06	0.30	16
Owner Occupied	30–89 days past due .....	0.07	0.04	75	0.10	0.07	65	0.18	0.07	85	0.01	0.07	19	0.19	0.09	78
	90+ days past due .....	0	0	71	0	0.01	30	0	0	66	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.02	0.25	16	0.04	0.24	18	0.03	0.27	14	0.03	0.16	20	0.06	0.17	27
Other	30–89 days past due .....	0	0.09	12	0.07	0.11	60	0.11	0.14	60	0.07	0.07	63	0.08	0.07	66
	90+ days past due .....	0.07	0.01	92	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.01	0.40	14	0	0.24	6	0.04	0.44	17	0	0.10	9	0	0.13	7
Farmland	30–89 days past due .....	0.24	0.11	78	0.32	0.31	72	0.10	0.11	69	0.01	0.23	50	0.15	0.25	63
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0.01	0.01	87
	Nonaccrual .....	0.03	1.10	43	0.38	1.24	43	0.25	1.13	46	0.24	0.84	47	0.21	1.23	50
Credit card	30–89 days past due .....	0.68	0.63	50	0.78	0.90	43	1.08	0.95	58	1.40	1.19	63	1.37	1.22	59
	90+ days past due .....	0.82	0.39	78	1.26	0.76	72	1.87	0.63	95	1.52	0.78	79	1.31	0.73	71
	Nonaccrual .....	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,960,491	2,631,740	2,992,670	2,677,894	2,610,020										
Retained earnings .....	310,923	257,982	94,818	201,562	241,163										
Accumulated other comprehensive income (AOCI) .....	220,390	349,261	331,377	110,444	-64,669										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,491,804	3,238,983	3,418,865	2,989,900	2,786,514										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	136,104	133,427	136,562	133,918	134,951										
Accumulated other comprehensive income-related adjustments .....	220,390	349,261	331,377	110,444	-64,669										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,135,310	2,756,295	2,950,926	2,745,538	2,716,232										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,135,310	2,756,295	2,950,926	2,745,538	2,716,232										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	144,784	0	144,784	144,784										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	144,784	0	144,784	144,784										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	144,784	0	144,784	144,784										
<b>Tier 1 Capital</b>	3,135,310	2,901,079	2,950,926	2,890,322	2,861,016										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	191,603	251,183	238,506	161,757	161,007										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	191,603	251,183	238,506	161,757	161,007										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	191,603	251,183	238,506	161,757	161,007										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,326,913	3,152,262	3,189,432	3,052,079	3,022,023										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	33,621,030	29,509,124	31,376,163	25,528,194	24,974,044										
Less: Deductions from common equity tier 1 capital .....	136,104	133,427	136,562	133,918	134,951										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	33,484,926	29,375,697	31,239,601	25,394,276	24,839,093										
Total risk-weighted assets .....	22,079,166	20,718,139	21,516,461	19,713,813	19,103,966										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	14.20	12.66	76	13.30	11.98	80	13.71	12.35	76	13.93	12.11	80	14.22	12.09	81
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	14.20	13.44	68	14	12.72	75	13.71	13.08	69	14.66	12.78	80	14.98	12.85	80
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.07	15.42	50	15.22	14.77	70	14.82	15.23	51	15.48	14.36	73	15.82	14.45	76
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.36	9.11	62	9.88	9.03	76	9.45	9.13	63	11.38	9.76	84	11.52	9.71	90
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	4,418	4,399	4,423	4,306	4,124	0.43	1.21
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	4,418	4,399	4,423	4,306	4,124	0.43	1.21
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
Total insurance underwriting equity .....	4,363	4,355	4,381	4,276	4,097	0.18	7.62
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	4,363	4,355	4,381	4,276	4,097	0.18	7.62
Total insurance underwriting net income .....	10	32	59	75	-18	-68.75	-69.70
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	10	32	59	75	-18	-68.75	-69.70
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	1	0	4	27	-100.00	-100.00
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	426	477	903	1,264	1,327	-10.69	-44.09
Other insurance activities income .....	426	475	900	1,251	1,288	-10.32	-34.76
Insurance and reinsurance underwriting income .....	0	2	3	13	39	-100.00	-100.00
Premiums .....	0	2	3	13	39	-100.00	-100.00
Credit related insurance underwriting .....	0	2	3	13	39	-100.00	-100.00
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	1	1	6	9	88	0.00	-99.09
Net assets of insurance underwriting subsidiaries .....	0	0	0	0			
Life insurance assets .....	19,778	19,415	19,638	19,185	19,046	1.87	8.55

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.01	0	88	0.01	0	86	0.01	0	86	0.02	0.01	82	0.02	0.01	81
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	52.30	18	0	54.79	16	0	53.67	17	0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	47.70	82	100	45.21	83	100	46.33	82	100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets .....	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income .....	0.06	0.37	48	0.08	0.39	52	0.07	0.41	51	0.09	0.47	50	0.10	0.47	53
Premium income / Insurance activities revenue .....	0	3.14	41	0.42	3.04	82	0.33	2.84	82	1.03	7.32	77	2.94	4.86	80
Credit related premium income / Total premium income .....		30.92		100	40.01	80	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income .....		69.08		0	59.99	19	0	61.77	18	0	65.09	16	0	55.46	21
Insurance underwriting net income / Consolidated net income .....	0	0.02	85	0.03	0.02	89	0.02	0.03	86	0.02	0.08	80	0	0.08	5
Insurance net income (P/C) / Equity (P/C) .....		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H) .....	0.46	5.07	41	1.47	-31.13	42	1.35	3.62	46	1.75	5.13	33	-0.44	1.99	27
Insurance benefits, losses, expenses / Insurance premiums .....		-395.05		50	620.37	33	200	447.82	72	69.23	233.61	40	225.64	160.49	76
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07		0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0.60	11.54	9	0.62	11.35	10	0.62	11.03	10	0.63	11.51	11	0.63	10.22	15
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0		0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	13,873	37,662	31,845	29,662	27,003
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	13,873	37,662	31,845	29,662	27,003
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	13,873	37,662	31,845	29,662	27,003
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	-63.16	-1.19	7	52.97	10.27	86	7.36	-2.40	70	9.85	22.48	65		7.24	
Total selected assets.....	-63.16	3.19	6	52.97	5.10	87	7.36	2.04	60	9.85	12.40	67		3.24	
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		81,096	110,532	95,741	113,810	82,236	-26.63	
1–4 family residential loans .....		81,096	110,532	95,741	113,810	82,236	-26.63	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.24	0.36	0.29	0.44	0.32		
1–4 family residential loans .....		0.24	0.36	0.29	0.44	0.32		
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		19.79	18.49	19.36	18.39	17.51		
Home equity lines .....		1.86	2.09	1.93	2.41	2.71		
Credit card receivables.....		3.72	4.04	3.98	5.15	5.72		
Auto loans and other consumer loans.....		6.97	6.64	6.62	7.38	7.92		
Commercial and industrial loans .....		23.09	25.76	24.84	22.96	21.27		
All other loans and leases.....		44.57	42.99	43.27	43.70	44.87		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	0	
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	
Seller's interest carried as securities and loans .....	0	0	0	0	0	0	
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	932	4,709	1,651	1,893	578	-80.21	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	932	4,709	1,651	1,893	578	-80.21	
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	1,916	1,626	5,188	0	0	17.84	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets .....	1,916	1,626	5,188	0	0	17.84	
Total past due securitized assets.....	2,848	6,335	6,839	1,893	578	-55.04	
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.15	4.26	1.72	1.66	0.70
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	1.15	4.26	1.72	1.66	0.70
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2.36	1.47	5.42	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	2.36	1.47	5.42	0	0
Total past due securitized assets percent of securitized assets .....	3.51	5.73	7.14	1.66	0.70
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.24	1.08	0.26	0.36	0.31
Home equity lines .....	0.38	0.32	0.87	0.49	0.23
Credit card receivables .....	0.68	0.78	1.08	1.40	1.37
Commercial and industrial loans .....	0.26	0.15	0.05	0.28	0.32
All other loans and leases .....	0.38	0.38	0.39	0.66	0.58
Total managed loans past due 30–89 days .....	0.34	0.46	0.32	0.55	0.51
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.17	0.47	0.27	0.07	0.05
Home equity lines .....	0.26	0.18	0.12	0.07	0.18
Credit card receivables .....	0.82	1.26	1.87	1.52	1.31
Commercial and industrial loans .....	0.01	0.01	0.08	0.02	0.02
All other loans and leases .....	0.04	0.03	0.03	0.07	0.05
Total managed loans past due 90+ days .....	0.09	0.16	0.17	0.13	0.12
<b>Total Past Due Managed Assets .....</b>	0.43	0.62	0.48	0.69	0.63
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	-0.01	-0.01	0	-0.01
Home equity lines .....	0.03	-0.04	-0.05	0.06	0.01
Credit card receivables .....	4.82	3.82	3.97	4.63	3.76
Commercial and industrial loans .....	-0.27	0.16	0.10	0.04	0.07
All other loans and leases .....	0.03	0.08	0.06	0.17	0.13
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	0.14	0.23	0.21	0.33	0.30

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	16,728	16,851	33,723	37,865	38,891	-0.73	15.01
Dividends .....	1	1	1	0	0	0.00	-50.00
Interest .....	18	185	218	1,057	1,172	-90.27	-61.70
Management and service fees .....	16,709	16,665	33,504	36,808	37,719	0.26	15.27
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	3	14	15	151	128	-78.57	-97.56
Dividends .....	0	0	0	0	0		
Interest .....	2	14	15	151	128	-85.71	-98.37
Management and service fees .....	1	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	180,000	100,000	210,000	500,000	200,000	80.00	125.00
Dividends .....	180,000	100,000	210,000	500,000	200,000	80.00	125.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	196,731	116,865	243,738	538,016	239,019	68.34	107.81
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	2,954	1,985	6,084	9,660	13,190	48.82	-23.87
Total operating income .....	199,685	118,850	249,822	547,676	252,209	68.01	102.63
<b>Operating Expenses</b>							
Personnel expenses .....	17,685	13,158	31,277	32,882	33,588	34.40	36.70
Interest expense .....	0	0	0	0	0		
Other expenses .....	9,470	7,858	16,624	18,330	16,636	20.51	14.91
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	27,155	21,016	47,901	51,212	50,224	29.21	28.22
Income (loss) before taxes .....	172,495	97,651	201,974	496,774	197,301	76.64	122.95
Applicable income taxes (credit) .....	-2,736	-1,924	-3,648	-4,098	-2,456		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	175,231	99,575	205,622	500,872	199,757	75.98	121.49
Equity in undistributed income of subsidiaries .....	118,067	-7,855	148,435	-79,641	233,785		110.27
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	20,320	-11,815	-2,990	3,648	15,088		
Subsidiary holding companies .....	97,747	3,960	151,425	-83,289	218,697	2368.36	73.32
Net income (loss) .....	293,298	91,720	354,057	421,231	433,542	219.78	116.83
<b>Memoranda</b>							
Bank net income .....	1	1	1	0	0	0.00	-50.00
Nonbank net income .....	20,320	-11,815	-2,990	3,648	15,088		
Subsidiary holding companies' net income .....	277,747	103,960	361,425	416,711	418,697	167.17	103.63

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	50,152	1.42	50,156	1.48	50,009	1.45	50,012	50,046	-0.01	-48.08	
Common and preferred stock .....	15	0	18	0	9	0	12	0	-16.67	66.67	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	50,137	1.42	50,138	1.48	50,000	1.45	50,000	50,046	0.00	-48.09	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....	112,152	3.17	84,794	2.50	100,253	2.91	97,388	87,359	32.26	53.32	
Common and preferred stock .....	88,638	2.51	59,522	1.75	68,346	1.98	71,290	67,538	48.92	77.27	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	23,514	0.67	25,272	0.74	31,907	0.93	26,098	19,821	-6.96	1.59	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....	3,068,245	86.82	2,938,644	86.53	3,077,068	89.32	2,687,680	2,587,489	4.41	32.90	
Common and preferred stock .....	3,068,245	86.82	2,938,644	86.53	3,077,068	89.32	2,687,680	2,587,489	4.41	32.90	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	6	-100.00	
Securities .....	11,542	0.33	3,192	0.09	7,629	0.22	4,180	5,048	261.59	-78.40	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....	250,441	7.09	284,568	8.38	171,943	4.99	301,913	207,462	-11.99	180073.38	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....	5,090	0.14	5,190	0.15	5,112	0.15	5,164	5,165	-1.93	-3.14	
Intangible assets .....	0	0	0	0	0	0	0	0	0	0	
Other assets .....	36,212	1.02	29,536	0.87	32,890	0.95	29,190	29,240	22.60	91.10	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total assets .....	3,533,834	100.00	3,396,080	100.00	3,444,904	100.00	3,175,527	2,971,815	4.06	38.24	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0	0	
Other liabilities .....	48,214	1.36	38,213	1.13	47,857	1.39	40,843	40,517	26.17	40.52	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total liabilities .....	48,214	1.36	38,213	1.13	47,857	1.39	40,843	40,517	26.17	40.52	
Equity Capital .....	3,485,620	98.64	3,357,867	98.87	3,397,047	98.61	3,134,684	2,931,298	3.80	38.21	
Perpetual preferred stock (income surplus) .....	0	0	144,784	4.26	0	0	144,784	144,784	-100.00	-100.00	
Common stock .....	589,352	16.68	563,978	16.61	589,352	17.11	563,978	559,432	4.50	20.31	
Common surplus .....	2,424,157	68.60	2,136,874	62.92	2,436,288	70.72	2,151,464	2,084,824	13.44	81.72	
Retained earnings .....	304,739	8.62	232,082	6.83	73,000	2.12	201,562	241,163	31.31	-35.24	
Accumulated other comprehensive income .....	220,390	6.24	349,261	10.28	331,377	9.62	110,444	-64,669	-36.90	63.95	
Other equity capital components .....	-53,018	-1.50	-69,112	-2.04	-32,970	-0.96	-37,548	-34,236			
Total liabilities and equity capital .....	3,533,834	100.00	3,396,080	100.00	3,444,904	100.00	3,175,527	2,971,815	4.06	38.24	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	17.30	12.64	82	5.61	4.33	53	10.70	7.29	77	13.71	9.68	88	15.66	10.40	91
<b>Profitability</b>															
Net income / Average equity capital .....	15.38	12.37	76	12.50	4.55	89	5.95	7.45	29	0	10.51	2	0	11.19	1
Bank net income / Average equity investment in banks .....	52.47	13.40	92	-36.41	7.01	2	-4.60	9.75	6	5.31	7.89	53	25.38	7.10	94
Nonbank net income / Average equity investment in nonbanks .....	18.32	11.92	80	7.36	5.62	72	12.41	7.01	79	15.24	8.55	92	17.08	8.78	93
Subsidiary HCs net income / Average equity investment in sub HCs .....	0	96.24	9	0	91.35	11	0	88.16	11	0	82.22	7	0	82.56	8
Bank net income / Parent net income .....	6.93	3.10	80		6.35			3.59		0.87	5.93	50	3.48	3.78	74
Nonbank net income / Parent net income .....	94.70	67.52	65	113.34	71.95	88	102.08	68.34	75	98.93	74	61	96.58	72.48	50
<b>Leverage</b>															
Total liabilities / Equity capital .....	1.38	16.87	12	1.14	20.37	12	1.41	20.06	12	1.30	20.43	11	1.38	20.88	13
Total debt / Equity capital .....	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	90.57	103.07	4	89.29	103.11	4	92.59	102.81	6	88.01	103.22	5	90.58	103.10	4
Total investment in subs / Equity capital .....	92.68	108.26	3	91.53	110.49	3	95	110.16	7	90.44	111.07	2	92.96	112.48	5
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.56	0.25	9	-1.96	0.67	3	-0.71	0.47	9	-0.89	0.36	6	-0.64	0.35	10
Equity investment in subs – equity cap / Net income-div (X) .....		0.83			3.93			1.82			1.22				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	233.21	138.64	85	143.78	143.95	62	148.61	136.59	65	321.86	177.68	88	162.88	162.34	52
Cash from ops + noncash items + op expense / Op expense + dividend .....	233.75	130.64	87	143.87	154.33	56	151.74	147.24	65	323.78	190.27	84	161.53	174.91	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	193.52	103.17	84	83.14	148.07	29	30.09	134.08	7	158.55	116.34	81	138.20	103.19	82
Pretax operating income + interest expense / Interest expense .....		1,479.01			2,733.67				2,016.32						2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,667.11			1,374.36				1,539.23						1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends .....	292.44	153.06	85	154.23	169.52	58	164.80	150.43	65	409.26	210.80	86	184.28	188.90	53
Fees + other income from subsidiaries / Salary + other expenses .....	61.54	12.78	86	79.30	15.95	90	69.94	13.95	89	71.87	16.52	87	75.10	16.08	89
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77		20.38	27.95	61	52.45	35.64	83	46.80	57.11	75	48.17	33.93	81
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	7.57	3.64	81	8.93	3.69	78	5.63	3.85	69	10.02	2.64	86	7.28	2.61	78
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04		0	0.24	47
Nonaccrual .....		0.96			0.97			1.03			0.54		0	6.54	38
Total .....		1.17			1.02			1.13			0.58		0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.39	1.79	69	0.28	2.90	60	0.33	2.66	64	0.40	5.62	60	0.39	5.50	57
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	35.13	78.46	21	65.24	73.92	50	62.04	81.10	40	24.45	57.84	20	54.69	57.26	58
Dividends declared / Net income .....	20.99	25.30	40	70.83	60.26	68	36.03	42.29	41	29.07	33.08	42	25.20	27.33	35
Net income – dividends / Average equity.....	13.67	9.64	78	1.64	1.15	42	6.84	4.14	82	9.72	6.46	87	11.72	7.33	89
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	139.49	18	0	166.94	21	0	132.17	15	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	292.40	6.36	95	153.93	3.84	95	164.62	4.85	95	408.28	21.40	94	183.09	16.86	91
Dividends from all subsidiaries .....	292.40	193.08	80	153.93	205.70	52	164.62	174.85	60	408.28	260.40	81	183.09	215.26	42
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	100	36.56	94	100	82.59	60	100	60.28	85		66.55			60.71	
Interest income from bank subsidiaries.....	1,800	0.11	99	18,500	0.58	98	21,800	0.36	99		0.54			0.52	
Management and service fees from bank subsidiaries .....	999,999	0.90	99	999,999	3.18	98	999,999	1.47	99		1.55			1.88	
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46		0			0	
Operating income from bank subsidiaries .....	999,999	38.35	99	999,999	98.26	98	999,999	62.88	99		69.36			63.43	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	54.17	18		52.25			56.39		0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0.01	2.35	65		7.62			7.38		4.14	20.25	62	0.85	18.56	55
Management and service fees from nonbank subsidiaries .....	0	0.63	78		1.87			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46		0.22			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	0.01	76.16	14		78.35			79.84		4.14	150.41	13	0.85	99.33	16
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	64.81	31	75	96.19	55.04	73	58.10	43.51	61	119.99	61.23	84	47.77	48.56	46
Interest income from subsidiary holding companies.....	0	5.39	22	0	15.38	26	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	0.95	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	64.81	39.64	75	96.19	73.61	68	58.10	55.20	52	119.99	76.49	76	47.77	61.19	42
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	67.82	21	0	66.84	24	0	69.76	17	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.01	0.39	52	0.16	1.06	62	0.09	0.63	55	0.19	0.80	61	0.46	0.92	68
Management and service fees from bank subsidiaries .....	8.37	2.08	86	14.02	2.32	89	13.41	1.87	88	6.72	1.81	86	14.96	2.01	90
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	8.38	81.78	15	14.18	81.90	13	13.50	82.20	14	6.91	78.80	15	15.42	74.20	19
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	74	0.01	1.11	71	0.01	0.73	72	0.03	1.19	66	0.05	2.32	64
Management and service fees from nonbank subsidiaries .....	0	0.02	84	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	6.48	34	0.01	6.25	41	0.01	4.70	32	0.03	7.29	25	0.05	7.64	29
Dividends from subsidiary holding companies.....	90.14	2.43	96	84.14	1.08	95	84.06	2.53	95	91.29	4.52	96	79.30	5.15	94
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	90.14	3.96	94	84.14	4.06	92	84.06	4.56	92	91.29	6.08	93	79.30	6.79	93
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.31			33.86			27.08			28.33			26.53	